

# NOT-EQUAL

## EPSRC NetworkPlus: Social Justice through the Digital Economy

### Project Final Review Form

Please submit this form within one month of completing your project to [notequal@ncl.ac.uk](mailto:notequal@ncl.ac.uk).

GENERAL INFORMATION	
<p><b>Lead Applicant (PI): Adam Wyner</b></p> <p><b>Email address: a.z.wyner@swansea.ac.uk</b></p> <p><b>Job Title: Associate Professor of Law and Computer Science</b></p> <p><b>Department: School of Law and Department of Computer Science</b></p> <p><b>Organisation: Swansea University</b></p>	<p><b>Co-Investigators (names and organisations):</b></p> <p><b>Richard Owen, Swansea University</b></p> <p><b>Supporting Partner(s):</b></p> <p><b>Patrick O'Brien, BPO Insolvency,</b></p> <p><b>Speakeasy Law Centre,</b></p> <p><b>Rebecca Williams, Citizens Advice of Neath Port Talbot</b></p> <p><b>Project Title: Covid-19 Debt Advice Project</b></p> <p><b>Project Reference Number: NE2. 026</b></p>

#### 1. SUMMARY

*Please outline the research challenge and question your project aimed to address, in less than 100 words.*

*The challenge aimed to provide an online debt advice tool which legal advisors or clients could use for triage. There were three parts: (1) a tool which gathers essential, basic information about the client's situation as the basis for further debt advice by a legal professional; (2) provision of information to the client about the meanings of terms and consequences; and (3) some guidance about possible approaches to debt resolution based on the client's information. The central question that was addressed: what are the relevant relationships between the client's information and possible resolutions?*



## 2. APPROACH

*Please provide a summary of the approach of your research project, including any deviations from your work plan, the reasons for this and how you addressed any issues.*

The approach to the project was to consult legal professionals about the course of their consultations with clients so as to be able to model the consultations in the tool. In effect, the tool is an expert system built around expert actions and considerations. This meant that we elicited expert knowledge and represented it in the program. Included in the system are terms, concepts, and cautions that might be described by the expert. The approach was 'agile' in the sense that we first elicited and modeled expert knowledge, then coded this in the online platform, returning to them for follow on consultations.

We had intended to base our analysis on documentation from legal professionals as well as to organise consultations with clients, by way of co-creating a support tool that incorporated the client's perspective and experience.

The former information was unavailable; the legal professionals did not seem to represent their practice in an accessible way; training seems to be largely as for apprentices. We were only exposed to the 'bible' of the field (some 600 pages of dense advice) relatively late in the project. The bible is very highly detailed, structured, and grounded in law, practice, and pragmatic choices.

The latter proved to be highly problematic, and the legal professionals did not direct us to current or past clients. As we learned, legal professionals have difficulty working with clients during their consultations; subsequent to resolution of the clients' problems, clients tend to be unavailable. This meant that any client co-creation was not viable. Relatedly, there was no opportunity for evaluation of the tool over the course of development or at the end. This impacted on the aim to interrogate the law and legal practice; in addition, see below.

Another aspect of the project which deviated from the plan bears on the complexities and constraints involved gathering and providing debt advice. To give debt advice takes gathering and storing complex, context dependent, and highly sensitive personal information. As well, debt advice is legally constrained and highly disciplined in terms of what can be said and done and by whom. Liability and data protection must be considered. Interrogating the law and legal practice could give rise to unexpected, significant legal hazards. To shield all participants from liability, it seemed necessary not to release a publicly accessible version. This too inhibited development, evaluation, and further outputs. While we have a working prototype which can be used to consult with user groups, carry out user studies, and discuss with an advisory board, in practice it is problematic to make available. As such, it is only available behind a login on a Swansea University server: cs-debthelper.swan.ac.uk. We can provide a series of screenshots as well as a movie that reveals a range of auxiliary information. We could, if necessary, provide access to a github repository of code, though this carries the caveat related to liabilities above, so we are reluctant to do so. Finally, the developer on the project suffered ongoing health issues and delivered the final development at the end of the project, which impeded further development.

## 3. ACTIVITIES & OUTPUTS

*Please list any outputs from your project to be entered in the Not-Equal Researchfish submission. These include events, publications, workshops, webinars, invited talks, media coverage and tools (please include links to open source, git-hubs if relevant) that have resulted from your project.*

*Please include the following for each entry:*



Title: Team Meeting In Person

Date: 30 June 2021

Type of Event: Workshop

Number of People Reached: 3 (supporting partners)

Primary Audience: legal aid advisors

Key Outcomes/Impact: development of an online debt advice triage tool

URL: [cs-debthelper.swan.ac.uk](https://cs-debthelper.swan.ac.uk)

#### 4. INSIGHTS & IMPACT

*Please describe the findings of your project and their significance in relation to potential or actual social impact.*

A prototype has been delivered, not only the tool, but more significantly, the learnings about how to make such a tool as well as significant impediments. The potential social impact of such a tool is very significant, as the need for such support is more glaring than ever. Yet, the impediments would need to be addressed before progress could be made.

It should also be added that developing such a tool requires more than six months with a part-time developer; we accomplished a great deal with the resources to hand.

#### 5. REFLECTIONS & FUTURE DIRECTIONS

*Please list the key highlights from your project, summarize any lessons learned from this work and outline any future directions or plans to continue activities beyond this project.*

Over the course of the project, we gained a detailed, well-structured understanding about the domain, underlying dynamics, and impediments. The social friction of development proved to be far greater and more problematic than anticipated. The knowledge of such friction will be taken into account in future developments. Furthermore, it would be necessary to have some longer term 'buy in' for tool development by legal professionals, clients, and others. This would enable development at the needed scale and longevity.

#### Further Information

If you have any further questions regarding this form, please contact [notequal@ncl.ac.uk](mailto:notequal@ncl.ac.uk)

